

MORTGAGE COACH DELIVER THE ULTIMATE MORTGAGE EXPERIENCE TO BORROWERS AND REALTORS

As a **trusted** mortgage professional committed to delivering a **WOW** experience to your borrowers and agents, you no doubt understand the value of establishing yourself as **more** than just a “rate-quoter”. Instead, you’ve embraced the role of positioning yourself as a **trusted mortgage advisor**.

*Has your lender provided you a **Total Cost Analysis** to show you how you can save potentially **tens of thousands of dollars** in unnecessary expense over the life of your loan?”*

-Todd Duncan

REALTORS & HOMEBUYERS LOVE THE MORTGAGE COACH EXPERIENCE

Realtors love Mortgage Coach because they can just click on their mobile device. Homebuyers love Mortgage Coach because it’s not a boring, hard-to-understand “fee worksheet”! It’s the **full experience**: video, graphs, charts, all presented in a manner that is **simple-to-understand**, digestible and impactful to the entire home-buying team.

If you were a homebuyer or Realtor, which would you prefer?



BORROWER SCRIPT | HOW TO POSITION YOURSELF WITH CLIENTS

“One of the things that differentiates me from most lenders is that I use a Total Cost Analysis to show you how to potentially save tens of thousands of dollars during the life of your loan.”

Has your lender provided you a
Total Cost Analysis to show you
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of thousands of dollars** in
*unnecessary expense over the life
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BORROWER SCRIPT | HOW TO POSITION YOURSELF WITH CLIENTS

Mr./Mrs. ____, I would like to share with you my perspective on the mortgage industry.

Purchasing a new home is one of the biggest financial decisions we can make in life, would you agree? Yet, most consumers and most loan officers treat a mortgage like a commodity...the only consideration they make are rate & fees. While rate & fees are certainly important, they are just a component of the loan and what you should consider when choosing a mortgage.

I invite you to look at me not as a loan officer, but a mortgage planner, and rather than provide you with just a quote, I take a consultative approach, and after learning what your personal and financial goals are, I will provide you several potential solutions and strategies that will help you achieve your short and long-term financial goals.



REALTOR SCRIPT | COACH YOUR AGENTS!

Communicate with Realtors

[Lori], as you know from working with me, one of the key things that differentiate me from most lenders is that I'm not just an "APP TAKER". I work with our clients as a trusted advisor using the Mortgage Coach Total Cost Analysis to show our mutual clients how they can potentially save tens of thousands of dollars over the life of the loan.

Also, I provide total transparency, and most importantly I ensure smooth closings by communicating with all vested parties in the transaction throughout the process with Mortgage Coach notifications, video and email from our initial conversations through close of escrow.



Shareable
walkthrough of
loan details

REALTOR SCRIPT | COACH YOUR AGENTS!

Teach your agents how to most effectively position you as the “go-to” lender:

EXAMPLE #1

“One of the reasons why I recommend [your name] from [your company] instead of other lenders, is that he/she does a Total Cost Analysis for every one of my buyers to show them the actual true and real cost of home ownership. This analysis can potentially save you tens of thousands of dollars”

“Most of my buyers do, however, in my effort to create an overall positive buying experience I ask every one of my clients whether they are pre-approved or not to spend 20 quality minutes with [your name] from [your company].

EXAMPLE #2

(Bob Homebuyer), I have a favor to ask. I have worked with (insert your name/team) at [your company]. for many years and have learned to trust his/her/their knowledge and ability to deliver on his/her commitments. I know you may have your own lending relationships, but I would appreciate it if you would give (your name/team) 5-minutes of your time just to see what competitive loan products they might be able to offer you. Do you mind if I have (your name/team) give you a call? I think it would be worth a 5-minute conversation.”



REALTOR SCRIPT | COACH YOUR AGENTS!

QUESTIONS TO ASK REALTORS

Core Questions

- ✓ Where are you having the most success in the business today?
- ✓ Where are you having your biggest challenge?
- ✓ What are the top three things you need from a lender?
- ✓ With your current lending partner what can be better?
- ✓ If i can help you close more loans would that be interesting?



Additional Questions

- ✓ Are you leveraging video currently? How important is video to your future?
- ✓ Who have you met in the last 7 days you'd like to sell real estate to or for and you are not sure they are going to use you?
- ✓ Who are you showing property to in the next 7 days that I have not had a consultation with that is so doing, I could help you maximize their purchase power?
- ✓ What Open Houses do you have on the calendar for the next 4 weeks that I could help you strategize around to maximize our lead aggregation efforts?
- ✓ What's important about being successful to you?
- ✓ What are your top 3-5 business goals for the next 12-24 months?
- ✓ What are your top 3-5 needs in working with a loan officer?
- ✓ Tell me about your lead generation strategy?
- ✓ What else should I know about you or your business that would help me to serve you better?

MORTGAGE COACH VIDEO REVIEW CHECKLIST

CORE QUESTIONS

- ✓ Did I mention the names of the borrower?
- ✓ Did I endorse mention referral sources?
- ✓ Did I repeat the top goals of the borrower?
- ✓ Did I CHALLENGE and EDUCATE the client?
- ✓ Did I highlight the key benefits of the options?
- ✓ Did I explain the options in a way that aligned with their goals?
- ✓ Did I emphasize benefits over time to align savings to big goals and life style like paying off your debt 10 years after and saving X over 10-20 years?
- ✓ Did I mention any other key members of the buying team and recommend sharing the MC link with other family members, friends or trusted advisors in the mortgage decision?
- ✓ Did I close with a simple call to action and excitement about working together?



VIDEO ANALYSIS

- ✓ How was my energy?
- ✓ Is video less than 2 minutes and did I keep eye contact from start to finish?
- ✓ Does message align with the borrower and Realtors goals?
- ✓ How simple did I describe their loan options?
- ✓ How much do they perceive I really care about helping them make a confident decision?
- ✓ How much did I really honor the referral partner?
- ✓ Did I tailor, teach and provide leadership to this client at the highest possible level?
- ✓ Is the background simple and professional? (reduce distractions and unprofessional stuff)